

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re:	§	
	§	
ROARK, MARY JAN	§	Case No. 07-41913
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/CHRISTOPHER J. MOSER
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit A

Case No: 07-41913 BTR Judge: BRENDA T. RHOADES
Case Name: ROARK, MARY JAN

Trustee Name: CHRISTOPHER J. MOSER

Date Filed (f) or Converted (c): 08/26/07 (f)

341(a) Meeting Date: 09/17/07

Claims Bar Date: 02/25/08

For Period Ending: 01/10/11

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. CASH ON HAND Debtor Claimed 100% Exemption on Schedule C	10.00	0.00	DA	0.00	FA
2. BUSINESS CHECKING ACCT XX1604 AT COMERICA Debtor Claimed 100% Exemption on Schedule C	5.00	0.00	DA	0.00	FA
3. BUSINESS CHECKING ACCT XX 5175 AT WASHINGTON MU	0.00	0.00	DA	0.00	FA
4. CHECKING ACCT XX1604 AT COMERICA Debtor Claimed 100% Exemption on Schedule C	475.00	0.00	DA	0.00	FA
5. CHECKING ACCT XX4581 AT WASHINGTON MU	0.00	0.00	DA	0.00	FA
6. SAVINGS ACCT XX4581 AT WASHINGTON MU	0.00	0.00	DA	0.00	FA
7. HOUSEHOLD GOODS Debtor Claimed 100% Exemption on Schedule C	1,000.00	0.00	DA	0.00	FA
8. BOOKS / COLLECTIBLES Debtor Claimed 100% Exemption on Schedule C	750.00	0.00	DA	0.00	FA
9. WEARING APPAREL Debtor Claimed 100% Exemption on Schedule C	450.00	0.00	DA	0.00	FA
10. FURS AND JEWELRY Debtor Claimed 100% Exemption on Schedule C	100.00	0.00	DA	0.00	FA
11. ROIN PARTNERS, LTD. DEBTOR HAS A 60% INTEREST 2268	0.00	0.00	DA	0.00	FA
12. ESTATE OF A DECEDENT Debtor is 1/4 beneficiary of a revocable trust - trust asset is life insurance policy on the life of debtor's mother. Debtor Claimed 100% Exemption on Schedule C	0.00	0.00	DA	0.00	FA
13. 2006 PONTIAC TORRENT Debtor Claimed 100% Exemption on Schedule C	16,000.00	0.00	DA	0.00	FA
14. PREFERENCE CLAIM - COUNTRYWIDE HOME LOANS (u) ADV. 09-4037	4,465.56	4,000.00		4,000.00	FA

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

Case No: 07-41913 BTR Judge: BRENDA T. RHOADES
Case Name: ROARK, MARY JAN

Trustee Name: CHRISTOPHER J. MOSER
Date Filed (f) or Converted (c): 08/26/07 (f)
341(a) Meeting Date: 09/17/07
Claims Bar Date: 02/25/08

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
15. PREFERENCE CLAIM - MERCEDES-BENZ (u) ADV. 09-4037	3,563.93	3,000.00		3,000.00	FA
16. PREFERENCE CLAIM - ROGER NEAL LANE (u) Adv. # 09-4038	15,000.00	0.00	DA	0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		1.42	Unknown

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$41,819.49	\$7,000.00	\$7,001.42	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Quilling, Selander, Cummiskey & Lownds, P.C. is employed to represent the trustee. The trustee is a partner in the same firm. The Bufkin Law Firm, LP is employed to represent the trustee. Phillip Sauder is employed as special counsel.

On Jan. 23, 2008, Orders Granting 2004 Exams of Comerica Bank & Shari Hilton were entered. The Bufkin Law Firm, LP will not be filing a fee application. On March 9, 2009, Adv. # 09-4037 was filed, items # 14 & # 15. On March 9, 2009, Adv. # 09-4038 was filed, items # 16. On March 12, 2009, Order Granting Trustee's Application for Deferral of Filing Fee of Adv. Proceeding 09-04037 was entered, items # 14 & # 15. On March 12, 2009, Order Granting Trustee's Application for Deferral of Filing Fee of Adv. Proceeding 09-04038 was entered, item # 16. On May 13, 2009, Order Approving Settlement with Mercedes-Benz Credit Corp was entered, item #15. On March 22, 2010, Order Approving Settlement with Countrywide Home Loans was entered, item # 14. Quilling, Selander, Cummiskey & Lownds, P.C. will not be filing a fee application.

Initial Projected Date of Final Report (TFR): 06/30/09 Current Projected Date of Final Report (TFR): 01/10/11

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit B

Case No: 07-41913 -BTR
Case Name: ROARK, MARY JAN

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****8418 BofA - Money Market Account

Taxpayer ID No: *****9084
For Period Ending: 01/10/11

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
07/27/09	15	Mercedes-Benz Financial 27777 Inkster Rd Farmington Hills, MI 48334	BALANCE FORWARD PREFERENCE	1241-000	3,000.00		0.00 3,000.00
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.08		3,000.08
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		3,000.15
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		3,000.22
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.08		3,000.30
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.08		3,000.38
01/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		3,000.45
02/26/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		3,000.52
03/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.08		3,000.60
04/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		3,000.67
05/28/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		3,000.74
06/24/10	14	Bank of America - Bank Check	Settlement	1241-000	4,000.00		7,000.74
06/28/10	000301	U.S. Bankruptcy Court 660 N. Central Expressway Ste. 300B Plano, Texas 75074	Per Order Entered 3/22/10 Adv. 09-04037 - Filing Fee	2700-000		250.00	6,750.74
06/28/10	000302	Phillip Sauder 5521 Greenville Ave, Suite 104-253 Dallas, TX 75206	Per Order Entered on 5/12/10 Attorney's Fees			2,942.67	3,808.07
			Fees 2,704.89	3210-000			
			Expenses 237.78	3220-000			
06/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.09		3,808.16
07/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.09		3,808.25
08/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.10		3,808.35
09/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.09		3,808.44
10/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.09		3,808.53

Page Subtotals 7,001.20 3,192.67

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2
Exhibit B

Case No: 07-41913 -BTR
Case Name: ROARK, MARY JAN

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****8418 BofA - Money Market Account

Taxpayer ID No: *****9084
For Period Ending: 01/10/11

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
11/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.10		3,808.63
12/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.10		3,808.73
01/10/11	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.02		3,808.75
01/10/11		Transfer to Acct #*****4359	Final Posting Transfer	9999-000		3,808.75	0.00

COLUMN TOTALS	7,001.42	7,001.42	0.00
Less: Bank Transfers/CD's	0.00	<u>3,808.75</u>	
Subtotal	7,001.42	3,192.67	
Less: Payments to Debtors		<u>0.00</u>	
Net	7,001.42	3,192.67	

Page Subtotals 0.22 3,808.75

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 3
Exhibit B

Case No: 07-41913 -BTR
Case Name: ROARK, MARY JAN

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****4359 BofA - Checking Account

Taxpayer ID No: *****9084
For Period Ending: 01/10/11

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
01/10/11		Transfer from Acct #*****8418	BALANCE FORWARD Transfer In From MMA Account	9999-000	3,808.75		0.00 3,808.75

COLUMN TOTALS	3,808.75	0.00	3,808.75
Less: Bank Transfers/CD's	3,808.75	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
Net	0.00	0.00	

	TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
	BofA - Money Market Account - *****8418	7,001.42	3,192.67	0.00
	BofA - Checking Account - *****4359	0.00	0.00	3,808.75
		-----	-----	-----
		7,001.42	3,192.67	3,808.75
		=====	=====	=====
	(Excludes Account Transfers)		(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 3,808.75 0.00

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number: 07-41913	Page 1	Date: January 10, 2011
Debtor Name: ROARK, MARY JAN	Claim Class Sequence	

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
0000000 001 2700-00	U.S. Bankruptcy Court 660 N. Central Expressway Ste. 300B Plano, Texas 75074	Administrative		\$250.00	\$0.00	\$250.00
000002 070 7100-00	Capital Recovery II 25 SE 2nd Avenue, Suite 1120 Miami, FL 33131	Unsecured		\$5,254.66	\$0.00	\$5,254.66
000003 070 7100-00	Green Mountain Energy PO Box 689008 Austin TX 78768	Unsecured		\$1,685.07	\$0.00	\$1,685.07
000004 070 7100-00	CHASE BANK USA, NA PO BOX 15145 WILMINGTON, DE 19850-5145	Unsecured		\$17,206.83	\$0.00	\$17,206.83
000005 070 7100-00	American Express Travel Related Services Co, Inc c/o Becket and Lee LLP POB 3001 Malvern PA 19355-0701	Unsecured		\$71,694.72	\$0.00	\$71,694.72
000006 070 7100-00	LVNV Funding LLC its successors assigns assignee of Citibank Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Unsecured		\$9,578.41	\$0.00	\$9,578.41
000007 070 7100-00	American Express Bank FSB c/o Becket and Lee LLP POB 3001 Malvern PA 19355-0701	Unsecured		\$6,198.56	\$0.00	\$6,198.56
000008 070 7100-00	BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP c/o Brian S. Engel Barrett Daffin Frappier Turner & Engel, 610 West 5th Street, Suite 620 Austin, TX 78701	Unsecured		\$4,000.00	\$0.00	\$4,000.00
000001 050 4210-00	First Tennessee Bank NA 6522 Chapman Hwy Knoxville, TN 37920	Secured		\$35,506.82	\$0.00	\$35,506.82
Case Totals:				\$151,375.07	\$0.00	\$151,375.07

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 07-41913

Case Name: ROARK, MARY JAN

Trustee Name: CHRISTOPHER J. MOSER

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: CHRISTOPHER J. MOSER	\$	\$	\$
Charges: U.S. Bankruptcy Court	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be _____ percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000002	Capital Recovery II	\$ _____	\$ _____	\$ _____
000003	Green Mountain Energy	\$ _____	\$ _____	\$ _____
000004	CHASE BANK USA, NA	\$ _____	\$ _____	\$ _____
000005	American Express Travel Related Services Co, Inc	\$ _____	\$ _____	\$ _____
000006	LVNV Funding LLC its successors assigns	\$ _____	\$ _____	\$ _____
000007	American Express Bank FSB	\$ _____	\$ _____	\$ _____
000008	BAC Home Loans Servicing, LP	\$ _____	\$ _____	\$ _____

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be _____ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE